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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

B 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

nt Case):

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Debtor 1 Michael Patrick McClellan Debtor 2 Kelly Ann McClellan

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	■ I have not used any business name or EINs.				
	Include trade names and doing business as names	Business name(s)	Business name(s)				
		EINs	EINs				
5.	Where you live	208 Emerald Drive	If Debtor 2 lives at a different address:				
		Streamwood, IL 60107 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code				
		Cook					
		County	County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
6. Why you are choosing this district to file for bankruptcy		Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)				

Case 15-42605 Doc 1 Filed 12/17/15 Entered 12/17/15 17:41:13 Desc Main Page 3 of 57 Document Debtor 1 Michael Patrick McClellan Debtor 2 Kelly Ann McClellan Case number (if known) Tell the Court About Your Bankruptcy Case The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay П The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. When District Case number When District Case number When Case number District 10. Are any bankruptcy ■ No cases pending or being ☐ Yes. filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known

Do you rent your residence?

■ No.

Go to line 12.

Debtor

District

☐ Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

When

■ No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Relationship to you

Case number, if known

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Deb	otor 2 Kelly Ann McClell	an		Case number (if known)			
Par	t 3: Report About Any Bu	sinesses	You Own as a Sole Proprie	tor			
	•			***			
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to Part 4.				
		☐ Yes.	Name and location of bus	siness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, Sta	ate & ZIP Code			
	it to this petition.			ox to describe your business:			
			☐ Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))			
			☐ Single Asset Rea	l Estate (as defined in 11 U.S.C. § 101(51B))			
			☐ Stockbroker (as o	defined in 11 U.S.C. § 101(53A))			
			☐ Commodity Broke	er (as defined in 11 U.S.C. § 101(6))			
			☐ None of the above	е			
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?		deadline operation	s. If you indicate that you are	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of federal income tax return or if any of these documents do not exist, follow the procedure			
	For a definition of small	■ No.	I am not filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter Code.	ng under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy			
		☐ Yes.	I am filing under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Par	t 4: Report if You Own or	Have Any	Hazardous Property or An	y Property That Needs Immediate Attention			
14.	Do you own or have any	■ No.					
	property that poses or is alleged to pose a threat	☐ Yes.					
	of imminent and identifiable hazard to	— 103.	What is the hazard?				
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?	Number Street City State 9 7in Code			
				Number, Street, City, State & Zip Code			

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Debtor 1 Michael Patrick McClellan
Debtor 2 Kelly Ann McClellan

Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15.	Tell the court whether
	you have received a
	briefing about credit
	counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filled for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes

me incapable of realizing or making rational decisions

about finances.

☐ **Disability.** My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

■ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not requir	ed to receive	e a brief	ing about	credit
counseling bed	ause of:			

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

☐ Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 57 Document Debtor 1 Michael Patrick McClellan Debtor 2 Kelly Ann McClellan Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** What kind of debts do Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. 16a. you have? individual primarily for a personal, family, or household purpose." ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under ☐ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **2**5,001-50,000 **1**-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** ☐ More than \$50 billion □ \$100,000,001 - \$500 million □ \$500,001 - \$1 million 20. How much do you ■ \$0 - \$50.000 □ \$1,000,001 - \$10 million □ \$500.000.001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$100,001 - \$500,000 □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ☐ More than \$50 billion ■ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Michael Patrick McClellan /s/ Kelly Ann McClellan Michael Patrick McClellan Kelly Ann McClellan

Signature of Debtor 2

Executed on December 17, 2015

MM / DD / YYYY

Signature of Debtor 1

Executed on December 17, 2015

MM / DD / YYYY

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Debtor 1	Michael Patrick McClellan		
Debtor 2	Kelly Ann McClellan	Case number (if known)	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Charles	s L. Magerski	Date	December 17, 2015
Signature of	Attorney for Debtor		MM / DD / YYYY
Charles L.	Magerski		
Printed name			
Sulaiman	Law Group, Ltd.		
Firm name	1,		
900 Jorie	Boulevard		
Suite 150			
Oak Brook	κ, IL 60523		
	City, State & ZIP Code		
Contact phone	630-575-8181	Email address	mbadwan@sulaimanlaw.com
6297092			
Bar number & St	tate		

		DOGUIII	eni Paue o ui s <i>i</i>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Michael Patrick N	IcClellan		
	First Name	Middle Name	Last Name	
Debtor 2	Kelly Ann McClel	lan		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

D	Ourse Very Access		
Pai	t 1: Summarize Your Assets	Your a	assets
		Value	of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	379,743.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	78,558.42
	1c. Copy line 63, Total of all property on Schedule A/B	\$	458,301.42
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	457,878.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	106,705.00
	Your total liabilities	\$	564,583.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	8,448.91
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	8,738.16
Pai	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other s	chedules.
7.	■ Yes What kind of debt do you have?		
	— Versi dable and minerally and all the O		

- Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Debtor 1 Michael Patrick McClellan Document Page 9 of 57

Debtor 2 Kelly Ann McClellan Case number (if known)

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Tota	al claim
From Part 4 on Schedule E/F, copy the following.		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	12,439.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	12,439.00

	Case 15	5-4260	5 Doc 1		12/17/15 cument	Entered :		5 17:41	:13 De	sc M	1ain	
Fill in	this information t	o identif	y your case and t			T duc. Lu u	1 37					
Debtor	1 Micl	nael Pat	rick McClellan									
	First N			e Name		Last Name						
Debtor (Spouse,			IcClellan Middl	e Name		Last Name						
United	States Bankruptcy	Court fo	r the: NORTHER	RN DIST	RICT OF ILLIN	NOIS						
Case r	number					_					Check if t amended	
Sch n each o	cial Form 1 edule A category, separately st. Be as complete ace is needed, attac	B: Po	roperty escribe items. List a ate as possible. If tw	vo marrie	ed people are fili	ing together, both	are equally	responsible	for supplying	correc	jory where	ion. If
Part 1:	_	•	uilding, Land, or Ot			. •	-		,	,		, ,
. Do yo	ou own or have any l	egal or eq	uitable interest in a	ny reside	ence, building, la	and, or similar pro	perty?					
_	o. Go to Part 2.	erty?										
1.1				What	t is the property	? Check all that ap	ply.					
	08 Emerald Driv				Single-family h	iome			uct secured cla			
St	reet address, if available	, or other de	escription		Duplex or mult	i-unit building			any secured cla Vho Have Clain			
					Condominium	or cooperative						
					Manufactured	or mobile home		Current va	lue of the	Curr	ent value	of the
S	treamwood	IL	60107-0000		Land			entire prop			ion you ov	
Ci	ty	State	ZIP Code		Investment pro	perty		\$37	79,743.00	_	\$379,	,743.00
					Timeshare							
						in the property?	Check	(such as fe	he nature of yo ee simple, tena e), if known.			
					Debtor 1 only			Fee Sim	•			
С	ook				Debtor 2 only							
Co	ounty				Debtor 1 and D	Debtor 2 only		Chast	t if this is com	munite	, proporty	
					At least one of	the debtors and ar	nother		nstructions)	munity	property	
				Othe	r information yo	ou wish to add abo	out this item,	such as loc	al			
				prop	erty identification	on number: P	urchased	in 2004	0.500\			

(Purchase Price \$498,500) Value Per Zillow.com PIN#: 06-22-109-023-0000

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here......

\$379,743.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

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	Michael Patrick McClellan Kelly Ann McClellan		Case number (if known)	
. Cars, vans	, trucks, tractors, sport utility ve	chicles, motorcycles		
Yes				
3.1 Make:	Hyundai Santa Fe Sport	Who has an interest in the property? Check one.	the amount of any secu	claims or exemptions. Put ured claims on Schedule D:
Model: Year:	2014 nate mileage: 13,658	☐ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 2 only	Current value of the entire property?	Current value of the
Other in	formation: Per KBB, PPV	■ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	entire property?	portion you own?
Value	10.1105,111	☐ Check if this is community property (see instructions)	\$18,185.00	\$18,185.00
3.2 Make: Model:	Chrysler 300 Touring	Who has an interest in the property? Check one. Debtor 1 only	the amount of any secu	claims or exemptions. Put used claims on Schedule D: claims Secured by Property.
Year: Approxir	2005 mate mileage: 100,000	☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Current value of the entire property?	Current value of the portion you own?
	Per KBB, PPV	Check if this is community property (see instructions)	\$4,732.00	\$4,732.00
3.3 Make: Model:	Chevrolet	Who has an interest in the property? Check one. ☐ Debtor 1 only	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: claims Secured by Property.
Year: Approxir	2007 mate mileage: 92,947	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
Value	formation: Per KBB, PPV Iterest with Daughter	■ At least one of the debtors and another □ Check if this is community property (see instructions)	\$3,232.00	\$1,616.00
Examples: E ■ No □ Yes Add the do	Boats, trailers, motors, personal water trailers, personal water trail	nd other recreational vehicles, other vehicles, atercraft, fishing vessels, snowmobiles, motorcycon for all of your entries from Part 2, including that number here	ele accessories	\$24,533.00
Part 3: Descri	be Your Personal and Household Ite	ms		
Do you own o	or have any legal or equitable in	terest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
Examples: □ No	goods and furnishings Major appliances, furniture, linens	s, china, kitchenware		
■ Yes. De		d Goods, Furnishings, and Appliances		\$835.0
	<u> </u>	eo, stereo, and digital equipment; computers, pri	nters, scanners; music colle	ections; electronic devi

☐ No Official Form 106A/B

Entered 12/17/15 17:41:13 Case 15-42605 Doc 1 Filed 12/17/15 Desc Main Document Page 12 of 57 Debtor 1 Michael Patrick McClellan Debtor 2 Kelly Ann McClellan Case number (if known) Yes. Describe..... \$230.00 **Electronics** 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ☐ No Yes. Describe..... \$50.00 **Personal Items** 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Used Clothing \$450.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver Yes. Describe..... \$2,500.00 Jewelry 13. Non-farm animals Examples: Dogs, cats, birds, horses □ No Yes. Describe..... Three Dogs \$100.00 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

\$4,165.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

■ No

☐ Yes.....

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	ebtor 1 ebtor 2	Michael Patr Kelly Ann Mo			Case number (if known)	
	Exam				accounts; certificates of deposit; shares in credit unions, brokerage houses, and otlounts with the same institution, list each.	her similar
	□ No ■ Yes.				Institution name:	
			17.1.	Checking	Chase Bank Checking Account No. ending with 2495	\$2,415.00
			17.2.	Savings	Chase Bank Account No. ending with 1063	\$310.00
18.	Bonds Examp	s, mutual funds, oples: Bond funds,	or publi investm	cly traded stock ent accounts with	ks h brokerage firms, money market accounts	
				Institution or iss	suer name:	
	and jo ■ No	ublicly traded stoomt venture Give specific info	ormation	about them		artnership,
				me of entity:	% of ownership:	
	Negoti Non-n ■ No	tiable instruments	include ents are ormation	personal checks, those you canno	negotiable and non-negotiable instruments , cashiers' checks, promissory notes, and money orders. ot transfer to someone by signing or delivering them.	
		ment or pension ples: Interests in I			(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	Yes.	List each accoun		tely. of account:	Institution name:	
				t Saving	Thrift Savings Plan	\$28,635.42
			401(k)	Fidelity 401(K)	\$18,500.00
					Wells Fargo 401(K)	\$0.00
	Your s Examp ■ No		d deposi	ts you have mad	le so that you may continue service or use from a company ent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual:	
23.	Annuit	ties (A contract fo	or a perio	dic payment of n	noney to you, either for life or for a number of years)	
	■ No □ Yes	lss	suer nam	ne and descriptio	un.	
24.	Interes		on IRA, i	n an account in	a qualified ABLE program, or under a qualified state tuition program.	
	Yes.	Ins	stitution	name and descri	ption. Separately file the records of any interests.11 U.S.C. § 521(c):	
	■ No	s, equitable or fur			ty (other than anything listed in line 1), and rights or powers exercisable for yo	our benefit

Official Form 106A/B

Entered 12/17/15 17:41:13 Case 15-42605 Doc 1 Filed 12/17/15 Desc Main Page 14 of 57 Document Debtor 1 Michael Patrick McClellan Kelly Ann McClellan Debtor 2 Case number (if known) 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Yes. Give specific information about them... \$0.00 Illinois Drivers License **Illinois Drivers License** \$0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ■ No ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information... 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: **Term Life Insurance Policy No Cash** \$0.00 Value Federal Employees' Group Life Insurance **Term Life Insurance Policy No Cash** \$0.00 Value Unum **Term Life Insurance Policy No Cash** \$0.00 Value Unum **Term Life Insurance Policy No Cash** \$0.00 Value 32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

No

Entered 12/17/15 17:41:13 Case 15-42605 Doc 1 Filed 12/17/15 Desc Main Document Page 15 of 57 Debtor 1 Michael Patrick McClellan **Kelly Ann McClellan** Debtor 2 Case number (if known) ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$49.860.42 for Part 4. Write that number here..... Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$379,743.00 56. Part 2: Total vehicles, line 5 \$24,533.00 57. Part 3: Total personal and household items, line 15 \$4,165.00 58. Part 4: Total financial assets, line 36 \$49,860.42 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00

\$78,558.42

Copy personal property total

Official Form 106A/B Schedule A/B: Property

62. Total personal property. Add lines 56 through 61...

page 6

\$78,558.42

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Document Michael Patrick McClellan

Debtor 1 Kelly Ann McClellan Debtor 2 Case number (if known)

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$458,301.42

Official Form 106A/B

Fill in this infor	mation to identify your	case:		
Debtor 1	Michael Patrick N	/IcClellan		
	First Name	Middle Name	Last Name	
Debtor 2	Kelly Ann McClel	lan		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is a amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1	Which set of exemptions are you	claiming? Check one only	even if your spouse is filing with you.
Ι.	which set of exemptions are you	Claiming? Check one only.	even ii vour spouse is niina with vou

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

		,		
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemptio
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
208 Emerald Drive Streamwood, IL 60107 Cook County	\$379,743.00		\$30,000.00	735 ILCS 5/12-901
Purchased in 2004 (Purchase Price \$498,500) Value Per Zillow.com PIN#: 06-22-109-023-0000 Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
2005 Chrysler 300 Touring 100,000 miles	\$4,732.00		\$2,400.00	735 ILCS 5/12-1001(c)
Value Per KBB, PPV Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
2005 Chrysler 300 Touring 100,000 miles	\$4,732.00		\$2,332.00	735 ILCS 5/12-1001(c)
Value Per KBB, PPV Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit	
2007 Chevrolet Cobalt 92,947 miles Value Per KBB, PPV	\$3,232.00		\$1,616.00	735 ILCS 5/12-1001(b)
50% Interest with Daughter Line from Schedule A/B: 3.3			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Michael Patrick McClellan Debtor 2 Kelly Ann McClellan

Case number (if known)

r 2 Kelly Ann McClellan			Case number (if known)	
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amoun	t of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check o	only one box for each exemption.	
Used Household Goods,	\$835.00	•	\$779.00	735 ILCS 5/12-1001(b)
Furnishings, and Appliances Line from Schedule A/B: 6.1			00% of fair market value, up to ny applicable statutory limit	
Electronics Line from Schedule A/B: 7.1	\$230.00		\$230.00	735 ILCS 5/12-1001(b)
and norm derication A.B. The			00% of fair market value, up to ny applicable statutory limit	
Personal Items Line from Schedule A/B: 8.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)
Life from Schedule A.B. 9.1			00% of fair market value, up to ny applicable statutory limit	
Used Clothing Line from Schedule A/B: 11.1	\$450.00		\$450.00	735 ILCS 5/12-1001(a)
Line nom denedate A.B. TTT			00% of fair market value, up to ny applicable statutory limit	
Jewelry Line from Schedule A/B: 12.1	\$2,500.00		\$2,500.00	735 ILCS 5/12-1001(b)
Line nom <i>Schedule AVB.</i> 12.1			00% of fair market value, up to ny applicable statutory limit	
Three Dogs	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 13.1			00% of fair market value, up to	
Checking: Chase Bank Checking Account No. ending with	\$2,415.00		\$2,415.00	735 ILCS 5/12-1001(b)
2495 Line from <i>Schedule A/B</i> : 17.1			00% of fair market value, up to ny applicable statutory limit	
Savings: Chase Bank Account No. ending with 1063	\$310.00		\$310.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 17.2			00% of fair market value, up to my applicable statutory limit	
Thrift Saving: Thrift Savings Plan Line from Schedule A/B: 21.1	\$28,635.42		\$28,635.42	735 ILCS 5/12-704
Line Helli Seriodale 77B. ETT			00% of fair market value, up to ny applicable statutory limit	
401(k): Fidelity 401(K) _ine from Schedule A/B: 21.2	\$18,500.00		\$18,500.00	735 ILCS 5/12-1006
LINE HOTH SCHEUUIE FVD. 21.2			00% of fair market value, up to ny applicable statutory limit	
Wells Fargo 401(K) Line from Schedule A/B: 21.3	\$0.00		100%	735 ILCS 5/12-1006
LING HOTH SCHEWUIE AVD. 21.3			00% of fair market value, up to	

Debtor 1
Debtor 2

Michael Patrick McClellan
Kelly Ann McClellan
Case number (if known)

3. Are you claiming a homestead exemption of more than \$155,675?
(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

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Case 15-42605

Yes

Doc 1

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Fill in this informa	tion to identify yo	ur case:				
Debtor 1	Michael Patrick	McClellan				
Daktano	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	Kelly Ann McCl First Name	Middle Name	Last Name		-	
United States Bankı	ruptcy Court for the	: NORTHERN DISTRICT OF ILLIN	NOIS			
Crimea Granes Barrin	aproj Court io. uio		10.0			
Case number(if known)						if this is an ded filing
Official Form	106D					
Schedule D	: Creditors	s Who Have Claims S	ecured	by Propert	У	12/15
Be as complete and ac	curate as possible. I	If two married people are filing together, t, number the entries, and attach it to this	both are equa	ally responsible for sup	plying correct informatio	
1. Do any creditors ha	ve claims secured by	/ vour property?				
	•	this form to the court with your other s	schedules. Y	ou have nothing else	to report on this form.	
■ Yes. Fill in al	II of the information	below.		· ·	·	
Part 1: List All S	Secured Claims					
2. List all secured cla	ims. If a creditor has r	more than one secured claim, list the credito	or separately for	Column A	Column B	Column C
		particular claim, list the other creditors in Pader according to the creditor's name.	rt 2. As much	Amount of claim Do not deduct the	Value of collateral that supports this	Unsecured portion
2.1 Ally Financi	al	Describe the property that secures the	e claim:	value of collateral. \$20,833.00	claim \$18,185.00	If any \$0.00
Creditor's Name		2014 Hyundai Santa Fe Sport		ΨΞ0,000		,
		miles				
Attn: Bankru Po Box 1304		Value Per KBB, PPV As of the date you file, the claim is: Che	eck all that			
Roseville, N		apply. Contingent				
Number, Street, Cit	ty, State & Zip Code	☐ Unliquidated				
14 (1) 1 1 (4)	•	Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.	ortanan or annu	urod		
Debtor 2 only			rigage or sect	urea		
■ Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mecha	anic's lien)			
At least one of the	debtors and another	☐ Judgment lien from a lawsuit		_		
Check if this claim community debt	n relates to a	Other (including a right to offset)	Vehicle L	<u>ien</u>		
	Opened 2/01/14					
Date debt was incurre	Last Active 9/30/15	Last 4 digits of account number	r 4571			
2.2 Bank Of Am	erica	Describe the property that secures the	claim:	\$365,828.00	\$379,743.00	\$0.00
Creditor's Name		208 Emerald Drive Streamwood	od, IL			
		60107 Cook County Purchased in 2004 (Purchase	Price			
		\$498,500)	11100			
Correspond	lence	Value Per Zillow.com				
FL-1-908-01	-	PIN#: 06-22-109-023-0000 As of the date you file, the claim is: Ch	eck all that			
Po Box 3178 Tampa, FL 3		apply.				
	ty, State & Zip Code	☐ Contingent☐ Unliquidated				
, •		☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as mo	ortgage or secu	ured		

■ Debtor 1 and Debtor 2 only

Debtor 2 only

☐ Statutory lien (such as tax lien, mechanic's lien)

car loan)

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Debtor 1 Michael P	atrick McClell	an		Case number (if know)		
First Name	Middle N	ame Last Name	_			
Debtor 2 Kelly Ann First Name	McClellan Middle N	ame Last Name	_			
_		_				
At least one of the deb		Judgment lien from a lawsuit	First			
☐ Check if this claim re community debt	elates to a	Other (including a right to offset)	Mortgag	ge		
	Onened			<u>- </u>		
	Opened 9/01/05					
	Last Active					
Date debt was incurred	9/16/15	Last 4 digits of account num	ber 6713			
2.3 Cook County (Clerk	Describe the property that secures	the claim:	\$0.00	\$379,743.00	\$0.00
Creditor's Name		208 Emerald Drive Streamw	ood, IL			
		60107 Cook County	no Drino			
		Purchased in 2004 (Purchas \$498,500)	se Price			
		Value Per Zillow.com				
118 N. Clark S	treet	PIN#: 06-22-109-023-0000				
Room 434		As of the date you file, the claim is: apply.	Check all that			
Chicago, IL 60		Contingent				
Number, Street, City, S	State & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the debt? C	Check one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as	mortgage or se	cured		
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2		car loan) Statutory lien (such as tax lien, me	chanic's lien)			
At least one of the deb	,	☐ Judgment lien from a lawsuit	onanio 3 nonj			
☐ Check if this claim re		Other (including a right to offset)	Propert	у		
community debt		(3 . 3 ,	Taxes			
Date debt was incurred		Last 4 digits of account num	ber			
2.4 Wells Fargo B	ank NA	Describe the property that secures	the claim:	\$71,217.00	\$379,743.00	\$57,302.00
Creditor's Name		208 Emerald Drive Streamw	ood, IL			
		60107 Cook County Purchased in 2004 (Purchased)	so Prico			
		\$498,500)	Se File			
Deposits Bank	kruptcv	Value Per Zillow.com				
MAC# P6103-0		PIN#: 06-22-109-023-0000 As of the date you file, the claim is:	Chock all that			
Po Box 3908	7200	apply.	Crieck all triat			
Portland, OR 9		Contingent				
Number, Street, City, S	state & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the debt?	check one.	Nature of lien. Check all that apply.				
Debtor 1 only		☐ An agreement you made (such as	mortgage or se	cured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2	=	☐ Statutory lien (such as tax lien, me	chanic's lien)			
☐ At least one of the deb☐ Check if this claim re		Judgment lien from a lawsuit	Second			
community debt	nulco IV a	Other (including a right to offset)	Mortgag			
	Opened					
	9/01/05					
Date daht was in some 1	Last Active	Last 4 digits of account	her 0001			
Date debt was incurred	9/28/15	Last 4 digits of account num	per UUUI			
Add the dollar value of	Vour entries in Co	olumn A on this page. Write that numb	oer here.	\$457.878	00	

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$457,878.00

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Debto	r 1 Michael Pat	rick McClellan		Case number (if know)		
	First Name	Middle Name	Last Name			
Debto	r 2 Kelly Ann N	lcClellan				
	First Name	Middle Name	Last Name			
Part 2	List Others to	Be Notified for a Debt Th	nat You Already Listed			
to colle	ect from you for a de	ebt you owe to someone else is that you listed in Part 1, lis	, list the creditor in Part 1, and th	at you already listed in Part 1. For example, if a collection nen list the collection agency here. Similarly, if you hav you do not have additional persons to be notified for a	e more than one	
	Name Address					
	Bank Of Americ 401 N. Tryon St	•	On whi	ch line in Part 1 did you enter the creditor	? 2.2	
	NC1-021-02-20		Last 4	digits of account number		
	Charlotte, NC 2	8255				
	Name Address					
	Cook County C		On whi	ch line in Part 1 did you enter the creditor	? 2.3	
	69 W. Washing Chicago, IL 606		Last 4	digits of account number		

		Document	Page	23 of 57		•
Fill in this info	ormation to identify your	case:				
Debtor 1	Michael Patrick N	IcClellan				
D.1.	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	Kelly Ann McClell First Name	Middle Name	Last Name			
	Continuatory Court for the	NODTHERN DISTRICT OF ILL	LINOIC			
United States i	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILI	LINOIS			
Case number (if known)					☐ Check if amended	this is an d filing
Official Fo	orm 106E/F					
		Who Have Unsecu	red Cla	nime		12/15
any executory co Schedule G: Exe D: Creditors Who the Continuation number (if known	ntracts or unexpired leases to cutory Contracts and Unexpi o Have Claims Secured by Pr Page to this page. If you hav	e Part 1 for creditors with PRIORITY that could result in a claim. Also lis ired Leases (Official Form 106G). Do operty. If more space is needed, co ye no information to report in a Part, assecured Claims	st executory o not include py the Part y	contracts on Schedule A/B: Propert any creditors with partially secured ou need, fill it out, number the entri-	y (Official Form 10 I claims that are lis es in the boxes on	06A/B) and on sted in Schedule the left. Attach
1. Do any c	reditors have priority unsecu	ured claims against you?				
■ No. G	o to Part 2.					
☐ Yes.						
	All of Your NONPRIORIT	TY Unsecured Claims				
Yes. 4. List all o unsecure than one	f your nonpriority unsecured d claim, list the creditor separa	s part. Submit this form to the court wind claims in the alphabetical order of tely for each claim. For each claim list n, list the other creditors in Part 3.If you	the creditor ted, identify w	who holds each claim. If a creditor ha that type of claim it is. Do not list claim	s already included i	in Part 1. If more
Part 2.					Total o	claim
4.1 Bank	Of America	Last 4 digits of accou	nt number	3351	\$	22,925.00
Priority	Creditor's Name				- *	
	ox 982236 so, TX 79998	When was the debt in	curred?	Opened 12/01/01 Last Active 10/02/15	_	
Number	Street City State Zlp Code	As of the date you file	, the claim is	s: Check all that apply		
Who in	curred the debt? Check one.	☐ Contingent				
☐ Deb	tor 1 only					
☐ Deb	tor 2 only	☐ Unliquidated				
Deb	tor 1 and Debtor 2 only	☐ Disputed				
	east one of the debtors and and		Y unsecured	claim:		
	ck if this claim is for a comm					
debt		_				
Is the c	laim subject to offset?	Obligations arising on ot report as priority cla	•	ration agreement or divorce that you di	d	
■ No		_ ' ' '		g plans, and other similar debts		
Yes		Other. Specify	Credit	Card		
4.2 Bank	of America	Last 4 digits of accou	nt number	0581	\$	22,359.00
Priority	Creditor's Name				- *	<u> </u>
	00000			Opened 9/01/06 Last		

Po Box 982236 El Paso, TX 79998

Number Street City State Zlp Code

When was the debt incurred?

Active 10/13/15

As of the date you file, the claim is: Check all that apply

Entered 12/17/15 17:41:13 Desc Main Case 15-42605 Doc 1 Filed 12/17/15 Page 24 of 57 Document Debtor 1 Michael Patrick McClellan Debtor 2 Kelly Ann McClellan Case number (if know) Who incurred the debt? Check one. Contingent Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ■ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.3 4,256.00 **Bank Of America** 0580 Last 4 digits of account number \$ Priority Creditor's Name Opened 4/01/08 Last Po Box 982236 When was the debt incurred? Active 9/11/15 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only Debtor 2 only ■ Unliquidated □ Disputed ■ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.4 8.723.00 **Chase Card Services** 2767 Last 4 digits of account number \$ Priority Creditor's Name Opened 4/01/00 Last Po Box 15298 When was the debt incurred? Active 9/16/15 Wilmington, DE 19050 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only Debtor 2 only ■ Unliquidated ☐ Disputed ■ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt

4.5 Chase Card Services
Priority Creditor's Name

■ No

☐ Yes

Official Form 106 E/F

Is the claim subject to offset?

Last 4 digits of account number

not report as priority claims

Other. Specify

Obligations arising out of a separation agreement or divorce that you did

lacksquare Debts to pension or profit-sharing plans, and other similar debts

Credit Card

1484

5,897.00

Debt	or 1 Michael Patrick McClellan	Document Page	25 of 57		
	or 2 Kelly Ann McClellan		Case number (if know)		
	Po Box 15298 Wilmington, DE 19050	When was the debt incurred?	Opened 10/01/05 Last Active 10/02/15		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	ration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Credit	: Card		
4.6	Chase Card Services Priority Creditor's Name	Last 4 digits of account number	4812	\$	5,621.00
	Po Box 15298 Wilmington, DE 19050	When was the debt incurred?	Opened 11/01/07 Last Active 9/20/15		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	· ·			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepa	ration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify Credit	: Card		
4.7	Chase Card Services	Last 4 digits of account number	8960	\$	1,513.00
	Priority Creditor's Name			·	<u> </u>
	Po Box 15298 Wilmington, DE 19050	When was the debt incurred?	Opened 4/01/11 Last Active 9/27/15		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	☐ Debtor 1 only ☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepa not report as priority claims	ration agreement or divorce that you did		

■ No
□ Yes

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Other. Specify

 $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

Credit Card

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tor 2 Kelly Ann McClellan		Case number (if know)	
Equifax Information Services, LLC	Last 4 digits of account number		\$ 0.00
Priority Creditor's Name 1550 Peachtree Street NW Atlanta, GA 30309	When was the debt incurred?		
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
☐ Check if this claim is for a community debt	☐ Student loans		
Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	ration agreement or divorce that you did	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Notice	e Only	
Experian Information Solutions, Inc. Priority Creditor's Name 475 Anton Boulevard Costa Mesa, CA 92626	Last 4 digits of account number When was the debt incurred?		\$ 0.0
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent		
Debtor 2 only	☐ Unliquidated		
■ Debtor 1 and Debtor 2 only	☐ Disputed		
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
Check if this claim is for a community	☐ Student loans		
debt Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	ration agreement or divorce that you did	
■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
Yes	Other. Specify	e Only	
Federal Loan Servicing Priority Creditor's Name	Last 4 digits of account number	0001	\$ 12,439.0
Po Box 69184 Harrisburg, PA 17106	When was the debt incurred?	Opened 7/01/15 Last Active 7/21/15	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	

Debtor 1 Michael Patrick McClellan

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Debtor 1 Michael Patrick McClellan

Debtor	2 Kelly Ann McClellan		Case number (if know)		
	Who incurred the debt? Check one.	☐ Contingent			
	☐ Debtor 1 only				
	■ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:		
	☐ Check if this claim is for a community debt	Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sep not report as priority claims	aration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-shari	ng plans, and other similar debts		
	Yes	Other. Specify			
		Educ	ational		
4.11	First National Bank	Last 4 digits of account number	9282	\$	6,465.00
	Priority Creditor's Name FNN Legal Department 1620 Dodge Street. Stop Code: 3290	When was the debt incurred?	Opened 10/01/06 Last Active 10/14/15		
	Omaha, NE 68197 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent			
	Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sep not report as priority claims	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts		
	Yes	Other. Specify Cred	it Card		
4.12	First National Bank	l	1360	Φ.	5,255.00
	Priority Creditor's Name	Last 4 digits of account number	1300	\$	3,233.00
	Attention:FNN Legal Dept 1620 Dodge St. Stop Code: 3290 Omaha, NE 68197	When was the debt incurred?	Opened 1/01/07 Last Active 10/06/15		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only				
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed	od aladam.		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	ed claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sep not report as priority claims	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts		
	Yes	Other. Specify Cred	it Card		
4.13	Synchrony Bank	Look 4 digito of account murch	4091	ф.	4,531.00
	Priority Creditor's Name	Last 4 digits of account number		\$	-,001100

Priority Creditor's Nan

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Debtoi Debtoi	r 1 Michael Patrick McClellan r 2 Kelly Ann McClellan		.gc	Case number (if know)	
	Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred	d?	Opened 5/01/03 Last Active 10/06/15	
	Number Street City State Zlp Code	As of the date you file, the o	claim is	s: Check all that apply	
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unse	ecured	l claim:	
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a not report as priority claims	a sepa	ration agreement or divorce that you did	
	■ No	☐ Debts to pension or profit-	-sharin	g plans, and other similar debts	
	Yes			e Account Club	
4.14	Synchrony Bank	Last 4 digits of account nun	nber	2389	\$ 6,721.00
	Priority Creditor's Name Attn: Bankruptcy Po Box 103104 Roswell, GA 30076	When was the debt incurred	d?	Opened 8/01/09 Last Active 9/18/15	
	Number Street City State Zlp Code	As of the date you file, the o	claim is	s: Check all that apply	
	Who incurred the debt? Check one. ☐ Debtor 1 only	☐ Contingent			
	☐ Debtor 2 only	☐ Unliquidated			
	■ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unse	ecured	l claim:	
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	Obligations arising out of a not report as priority claims	a sepa	ration agreement or divorce that you did	
	■ No	☐ Debts to pension or profit-	-sharin	g plans, and other similar debts	
	Yes		redit Id Na	Card avy	
4.15	Trans Union LLC	Last 4 digits of account nun	nber		\$ 0.00
_	Priority Creditor's Name P.O. Box 2000 Chester, PA 19016-2000	When was the debt incurred	d?		
	Number Street City State Zlp Code	As of the date you file, the o	claim is	s: Check all that apply	

	Case 15-42605	Doc 1	Filed 12/17/15 Document	Entered 12/17/15 17 Page 29 of 57	7:41:13	Desc Main
Debtor 1 Debtor 2	Michael Patrick McClella Kelly Ann McClellan	ın	Doddinent	Case number (if know	v)	
١	Who incurred the debt? Check one		☐ Contingent			
I	Debtor 1 only					
I	Debtor 2 only		☐ Unliquidated			
I	■ Debtor 1 and Debtor 2 only		☐ Disputed			
I	☐ At least one of the debtors and ar	nother	Type of NONPRIORITY	unsecured claim:		
	☐ Check if this claim is for a condebt	nmunity	☐ Student loans			
I	Is the claim subject to offset?		Obligations arising o not report as priority clai	ut of a separation agreement or divorc	e that you did	
- 1	No		Debts to pension or p	rofit-sharing plans, and other similar o	debts	
I	☐ Yes		Other. Specify	Notice Only		
Part 3:	List Others to Be Notified A	bout a Dek	ot That You Already Lis	ited		
trying to more th	o collect from you for a debt you o	we to somed ts that you li	one else, list the original o sted in Parts 1 or 2, list th	debt that you already listed in Parts reditor in Parts 1 or 2, then list the o e additional creditors here. If you do	collection age	ency here. Similarly, if you have
	Address			art 1 or Part2 did you list the		
	Of America, N.A. *	ļ	Line <u>4.1</u> of (<i>Check or</i>			ty Unsecured Claims
	Tryon Street 21-02-20			■ Part 2: Creditors	with Nonp	riority Unsecured Claims
	tte, NC 28255	1	Last 4 digits of acco	unt number		
Name A	Address		On which entry in P	art 1 or Part2 did you list the	e original	creditor?
Chase			Line <u>4.4</u> of (<i>Check or</i>			ty Unsecured Claims
P.O. Bo	Bankruptcy Department ox 15298					riority Unsecured Claims
Wilmin	gton, DE 19850	ı	Last 4 digits of acco	unt number		
	Address			art 1 or Part2 did you list the		
Chase		ļ	Line <u>4.4</u> of (<i>Check or</i>	•		ty Unsecured Claims
Mail Co	ision Drive ode OH4-7142			■ Part 2: Creditors	with Nonp	riority Unsecured Claims
Coluini	bus, OH 43219	1	Last 4 digits of acco	unt number		
Name A	Address		On which entry in P	art 1 or Part2 did you list th	e original	creditor?
Chase			Line 4.7 of (<i>Check or</i>		_	ty Unsecured Claims
P.O. Bo	Bankruptcy Department ox 15298			■ Part 2: Creditors	with Nonp	riority Unsecured Claims
Wilmin	gton, DE 19850	1	Last 4 digits of acco	unt number		
Name A	Address	(On which entry in P	art 1 or Part2 did you list th	e original	creditor?
Chase ¹	*		Line <u>4.7</u> of (<i>Check or</i>		_	ty Unsecured Claims
	ision Drive ode OH4-7142			■ Part 2: Creditors	with Nonp	riority Unsecured Claims
Columb	bus, OH 43219		Last 4 digits of acco	unt number		
			-			
	Address			art 1 or Part2 did you list the	_	
	ment of Education an Servicing		Line <u>4.10</u> of (<i>Check</i> o	<u> </u>		ty Unsecured Claims
PO Box	x 530210			■ Part 2: Creditors	witti Nonpi	riority Unsecured Claims
Atlanta	ı, GA 30353			unt number		
			Last 4 digits of acco	unt number		
Name A	Address		On which entry in P	art 1 or Part2 did you list the	e original	creditor?

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Case 15-42605 Doc 1 Filed 12/17/15 Entered 12/17/15 17:41:13 Desc Main Document Page 30 of 57 Debtor 1 Michael Patrick McClellan Debtor 2 Kelly Ann McClellan Case number (if know) **Department of Education** Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims FedLoan Servicing ■ Part 2: Creditors with Nonpriority Unsecured Claims PO Box 69184 Harrisburg, PA 17106 Last 4 digits of account number Name Address On which entry in Part 1 or Part2 did you list the original creditor? **Department of Education** Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 121 S. 13th Street ■ Part 2: Creditors with Nonpriority Unsecured Claims Lincoln, NE 68508 Last 4 digits of account number On which entry in Part 1 or Part2 did you list the original creditor? Name Address **First National Bank** Line 4.11 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims 1310 E. City Route 40 ■ Part 2: Creditors with Nonpriority Unsecured Claims Greenville, IL 62246 Last 4 digits of account number On which entry in Part 1 or Part2 did you list the original creditor? Name Address **First National Bank** Line 4.11 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 2557 ■ Part 2: Creditors with Nonpriority Unsecured Claims Omaha, NE 68103 Last 4 digits of account number On which entry in Part 1 or Part2 did you list the original creditor? Name Address Synchrony Bank Line 4.13 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 530916 ■ Part 2: Creditors with Nonpriority Unsecured Claims Atlanta, GA 30353 Last 4 digits of account number Name Address On which entry in Part 1 or Part2 did you list the original creditor? Synchrony Bank Line 4.13 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims c/o Recovery Management Systems ■ Part 2: Creditors with Nonpriority Unsecured Claims Corp 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131 Last 4 digits of account number Name Address On which entry in Part 1 or Part2 did you list the original creditor? ☐ Part 1: Creditors with Priority Unsecured Claims **US Department of Education** Line 4.10 of (Check one): 400 Maryland Avenue, SW Part 2: Creditors with Nonpriority Unsecured Claims Washington, DC 20202 Last 4 digits of account number Name Address On which entry in Part 1 or Part2 did you list the original creditor? **US Department of Education** Line **4.10** of (*Check one*): ☐ Part 1: Creditors with Priority Unsecured Claims **Capitol Place** ■ Part 2: Creditors with Nonpriority Unsecured Claims 555 New Jersey Ave, NW Washington, DC 20208 Last 4 digits of account number Name Address On which entry in Part 1 or Part2 did you list the original creditor? **US Department of Education** Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims PO Box 16448 ■ Part 2: Creditors with Nonpriority Unsecured Claims Saint Paul, MN 55116 Last 4 digits of account number On which entry in Part 1 or Part2 did you list the original creditor? Name Address **US Department of Education** Line 4.10 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims Potomac Center Plaza (PCP) ■ Part 2: Creditors with Nonpriority Unsecured Claims 550 12th Street, SW Washington, DC 20202

Last 4 digits of account number

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Debtor 1 Michael Patrick McClellan
Debtor 2 Kelly Ann McClellan

Case number (if know)

Part 4: Add the Amounts for Each Type of Unsecured C
--

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total cl	aim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims					
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	0.00
				Total Claim	
	6f.	Student loans	6f.	\$	12,439.00
Total claims from Part 2	6~	Obligations evicing out of a consection agreement or diverse that you			
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	94,266.00
	6j.	Total. Add lines 6f through 6i.	6j.	\$	106,705.00

		DUGUIIIE	:III	<u></u>
Fill in this infor	mation to identify your	case:		
Debtor 1	Michael Patrick N	/IcClellan		
	First Name	Middle Name	Last Name	
Debtor 2	Kelly Ann McClel	lan		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit	h whom you have the coer, Street, City, State and ZIP Co	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	-
2.2					_
	Name				
	Number	Street			_
	City		State	ZIP Code	<u> </u>
2.3	Oity		Otate	Zii Code	
2.3	- N.				_
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.4					
	Name				_
					<u> </u>
	Number	Street			
					_
	City		State	ZIP Code	
2.5					<u> </u>
	Name				
	Number	Street			_
	City		State	ZIP Code	_
	.,				

	Case 13-42003 1	Docume		12/1/13 17.41.1. of 57	5 Desciviani
Fill in this	information to identify your				
Debtor 1	Michael Patrick N	lcClellan			
5 1	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing	ing) Kelly Ann McClell First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)					Check if this is an amended filing
	l Form 106H Iule H: Your Cod	ebtors			12/15
eople are ill it out, a		ally responsible for supposes on the left. Attack	olying correct informat In the Additional Page t	tion. If more space is ne	e as possible. If two married eded, copy the Additional Page, of any Additional Pages, write
1. Do	you have any codebtors? (If	you are filing a joint case,	do not list either spouse	e as a codebtor.	
■ No					
☐ Yes	5				
	hin the last 8 years, have you na, California, Idaho, Louisiana,				states and territories include
■ No	. Go to line 3.				
	s. Did your spouse, former spou	use, or legal equivalent live	e with you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the	with you. List the person showr creditor on Schedule D (Officia chedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The credi	itor to whom you owe the debt that apply:
3.1				☐ Schedule D, line	
	Name			Schedule E/F, line	
				☐ Schedule G, line	
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, line	
	Name			☐ Schedule D, line ☐ Schedule E/F, line	e
				☐ Schedule G, line	
-	Number Street			_	

State

City

ZIP Code

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Fill	in this information	to identify your ca	ase:							
Del	otor 1	Michael Patr	rick McClellan			_				
	otor 2 ouse, if filing)	Kelly Ann M	cClellan			_				
Uni	ted States Bankru	ptcy Court for the	: NORTHERN DISTRIC	T OF IL	LINOIS	_				
	se number							nt showin	ng postpetition chapte	ər
0	fficial Form	106 <u>l</u>					MM / DD/ Y	YYY		
S	chedule I:	Your Inco	ome				1011017 227 1		12	2/15
atta Par	ch a separate she	eet to this form.	r spouse is not filing wi On the top of any additi							
1.	Fill in your emp information.	loyment		Debto	or 1		Debtor 2	or non-fi	iling spouse	
	If you have more		Employment status	■ En	■ Employed			yed		
	attach a separate information abou		Employment status	□ No	☐ Not employed		☐ Not employed			
	employers.		Occupation	Secu	rity Supervisor		HR Gen	eralist		
	Include part-time self-employed we		Employer's name	Debt	; Homeland Securit	y TAS	Hydro II	าင		
	Occupation may or homemaker, it		Employer's address	O'ha	re Airport		834 W. Madison Streeet Chicago, IL 60651			
			How long employed the	nere?	13 Years		6	1/2 Mon	nths	
Par	rt 2: Give De	etails About Mor	nthly Income							
spoo If yo	use unless you are ou or your non-filing	separated. g spouse have mo	ate you file this form. If	•		•			, ,	
mor	e space, attach a s	separate sheet to	this form.			For I	Debtor 1		btor 2 or ing spouse	
2.			ry, and commissions (b calculate what the month			\$	5,229.10	\$	6,750.00	

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

6,808.00

58.00

5,229.10

0.00

+\$

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	tor 1 tor 2	Michael Patrick McClellan Kelly Ann McClellan		(Case	number (<i>if known</i>)				
	Cor	by line 4 here	4.		For \$	Debtor 1		or Debtor 2 on-filing sp	ouse	
	COL	y line 4 here	4.	•	Ψ_	5,229.10	Ψ_	0,0	00.808	-
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	58	a.	\$	1,061.56	\$	1,3	75.20	
	5b.	Mandatory contributions for retirement plans	5k	b.	\$	183.78	\$		0.00	-
	5c.	Voluntary contributions for retirement plans	50	C.	\$	0.00	\$	1	35.00	_
	5d.	Required repayments of retirement fund loans		d.	\$	194.11	\$_		0.00	_
	5e.	Insurance		e.	\$	186.36	\$_	4	52.18	-
	5f.	Domestic support obligations	5f		\$_	0.00	\$_		0.00	-
	5g.	Union dues	50	-	\$_	0.00	\$_		0.00	-
	5h.	Other deductions. Specify:	5h	h.+	\$_	0.00	+ \$_		0.00	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	1,625.81	\$_	1,9	62.38	-
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	3,603.29	\$_	4,8	45.62	_
8.	List 8a.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	88	3	\$	0.00	\$		0.00	
	8b.	Interest and dividends	8k		\$ _	0.00	\$ \$		0.00	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce		υ.	Ψ_	0.00	Ψ_		0.00	-
		settlement, and property settlement.	80	c.	\$	0.00	\$		0.00	
	8d.	Unemployment compensation	80	d.	\$	0.00	\$		0.00	-
	8e.	Social Security	86	e.	\$	0.00	\$		0.00	-
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assista that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8f 8ç	g.	\$ \$	0.00	\$_ \$_		0.00	-
	8h.	Other monthly income. Specify:	8ł	h.+	\$	0.00	+ \$_		0.00	_
9.	Add	l all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [\$	0.00	\$_		0.00	D
10	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		3,603.29 + \$	1	,845.62	= \$	8,448.91
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ –	•	3,003.29 + ψ	- 4	,043.02	- Ψ -	0,440.31
11.	Star Incli othe Do	the all other regular contributions to the expenses that you list in Schedude contributions from an unmarried partner, members of your household, yer friends or relatives. not include any amounts already included in lines 2-10 or amounts that are recify:	our dep				•			0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The te that amount on the Summary of Schedules and Statistical Summary of Collies						t 12.	\$	8,448.91
13.	Do	you expect an increase or decrease within the year after you file this fo					• .	ı		y income
		Yes. Explain: Debtor receives occassional Other Leave inco	ome, h	ow	ever	this income	ıs no	t constar	nt and	varies.

Fill in this inform	nation to identify you	r case:					
Debtor 1	Michael Patric	k McC	lellan		Ch	eck if this is:	
D						An amended filir	•
Debtor 2 (Spouse, if filing)	Kelly Ann McC	Clellan					nowing postpetition chapter of the following date:
1							
United States Bar	nkruptcy Court for the:	NORTH	HERN DISTRICT OF ILLIN	IOIS		MM / DD / YYYY	(
Case number(If known)							
(II Kilowii)							
Official F	orm 106J						
	e J: Your E	_ xper	nses				12/
Be as complet	e and accurate as p	ossible	e. If two married people a				e for supplying correct
	more space is need own). Answer every		ach another sheet to this on.	form. On the top of	any add	itional pages, wri	te your name and case
	scribe Your Househ	•					
	oint case?	oiu					
☐ No. Go	to line 2.						
■ Yes. D	oes Debtor 2 live in	a sepa	rate household?				
	No						
	Yes. Debtor 2 must	file Offic	cial Form 106J-2, <i>Expense</i>	s for Separate House	hold of D	ebtor 2.	
2. Do you ha	ave dependents?	□ No					
Do not list and Debto		Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 1		Dependent's age	Does dependent live with you?
Do not sta				Davahtan		40	□ No
dependen	ts names.			Daughter		13	■ Yes □ No
				Son		18	■ Yes
						<u> </u>	_ □ No
				Son		20	■ Yes
							□ No
0				Son		27	■ Yes
•	expenses include s of people other that	ın	No				
yourself a	and your dependent	s? L	l Yes				
Part 2: Est	imate Your Ongoing	Month	ly Expenses				
Estimate your	expenses as of you	r bankr	uptcy filing date unless	ou are using this fo	rm as a	supplement in a (Chapter 13 case to report
applicable dat		nkrupto	y is filed. If this is a sup	piementai <i>Schedule</i>	J, check	the box at the to	p of the form and fill in th
Include expen	ses paid for with po	n-cach	government assistance	if you know			
			cluded it on Schedule I:			.,	
(Official Form	106I.)					Your e	xpenses
	I or home ownershi and any rent for the		nses for your residence. or lot.	Include first mortgage	4.	\$	2,695.12
If not incl	uded in line 4:						
					4-	c	040.07
	al estate taxes pertv. homeowner's.	or rente	r's insurance		4a. 4b.	·	916.67 208.35

4c. \$

4d. \$

5. \$

50.00

0.00

862.32

Home maintenance, repair, and upkeep expenses

Additional mortgage payments for your residence, such as home equity loans

Homeowner's association or condominium dues

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ebtor 1 ebtor 2	Michael Patrick McClellan Kelly Ann McClellan	Case num	ber (if known)	
Uti	ities:			
6a.	Electricity, heat, natural gas	6a.	\$	327.00
6b.	Water, sewer, garbage collection	6b.	\$	103.97
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	274.00
6d.	Other. Specify:	6d.	\$	0.00
Fo	d and housekeeping supplies		\$	1,200.00
Ch	dcare and children's education costs	8.	\$	48.00
Clo	thing, laundry, and dry cleaning	9.	\$	200.00
. Pei	sonal care products and services	10.	\$	100.00
. Me	lical and dental expenses	11.	\$	200.00
2. Tra	nsportation. Include gas, maintenance, bus or train fare.			F4F 0F
	not include car payments.	12.	·	515.25
	ertainment, clubs, recreation, newspapers, magazines, and books	13.	·	75.00
. Ch	ritable contributions and religious donations	14.	\$	20.00
	urance.			
	not include insurance deducted from your pay or included in lines 4 or 20.	450	¢	0.01
	Life insurance	15a.	*	3.25
	. Health insurance	15b.	·	0.00
	Vehicle insurance	15c.	· .	290.24
	Other insurance. Specify:	15d.	\$	0.00
Spe	es. Do not include taxes deducted from your pay or included in lines 4 or 20. cify:	16.	\$	0.00
	allment or lease payments: Car payments for Vehicle 1	17a.	¢	398.99
	. Car payments for Vehicle 2	17a. 17b.	*	
		17b. 17c.	·	0.00
	Other. Specify: Other. Specify:	— 17d. 17d.	·	0.00
		170.	Φ	0.00
ded	Ir payments of alimony, maintenance, and support that you did not report as ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I). er payments you make to support others who do not live with you.	18.	\$ \$	0.00
		19.	Φ	0.00
	cify: er real property expenses not included in lines 4 or 5 of this form or on <i>Sche</i> c		our Incomo	
	 Mortgages on other property 	20a.		0.00
	Real estate taxes	20b.	·	0.00
	Property, homeowner's, or renter's insurance	20c.	·	0.00
	. Maintenance, repair, and upkeep expenses	20d.	· —	0.00
	. Homeowner's association or condominium dues	20e.	·	0.00
	er: Specify: Pet Food		+\$	100.00
			+\$	
	ergency/Unaticipated Expenses		- Ψ	150.00
. Cal	culate your monthly expenses			
	. Add lines 4 through 21.		\$	8,738.16
22t	. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
220	Add line 22a and 22b. The result is your monthly expenses.		\$	8,738.16
Cal	culate your monthly net income.			
23a	. Copy line 12 (your combined monthly income) from Schedule I.	23a.		8,448.91
23b	. Copy your monthly expenses from line 22c above.	23b.	-\$	8,738.16
	Subtract your monthly expenses from your monthly income.			
230			\$	-289.25

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

	No.
--	-----

■ Yes. Explain here: Student loans are in currently in deferment however the monthly payments will start in 2016.

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Fill in this infor	mation to identify your	case:		
Debtor 1	Michael Patrick N			
Debiori	First Name	Middle Name	Last Name	
Debtor 2	Kelly Ann McClel	lan		
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing
Official Forr Declarat		n Individual	Debtor's Schedule	es 12/15
You must file thi obtaining money years, or both. 1	s form whenever you fi	le bankruptcy schedules n connection with a bank		false statement, concealing property, or o \$250,000, or imprisonment for up to 20
	y or agree to pay some	one who is NOT an attor	ney to help you fill out bankruptcy t	forms?
■ No				
☐ Yes. I	Name of person			otcy Petition Preparer's Notice, Declaration, Official Form 119).
	Ity of perjury, I declare e true and correct.	that I have read the sum	mary and schedules filed with this	declaration and
X /s/ Mic	hael Patrick McClella	an	X /s/ Kelly Ann McClell	an
Michae	el Patrick McClellan		Kelly Ann McClellan	

Signature of Debtor 2

Date December 17, 2015

Signature of Debtor 1

Date **December 17, 2015**

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Fill	in this inforn	nation to identify you	r case:			
	tor 1	Michael Patrick				
		First Name	Middle Name	Last Name		
	tor 2 use if, filing)	Kelly Ann McCle	Middle Name	Last Name		
' '		nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
		, ,				
(if kn	e number own)				_	heck if this is an mended filing
	ficial Fo				_	
			Affairs for Individ			12/15
					equally responsible for sup y additional pages, write yo	
num	ber (if know	n). Answer every ques	stion.	·		
Par	Give D	etails About Your Ma	rital Status and Where You	Lived Before		
1.	What is you	current marital statu	ıs?			
	■ Married□ Not mar	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No					
	_	t all of the places you l	ived in the last 3 years. Do no	ot include where you live nov	v.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					nity property state or territor ico, Texas, Washington and V	
Siaic	_	es include Anzona, Ca	illioma, idano, Lodisiana, Ne	vada, New Mexico, i deno in	ico, rexas, vvasningion and v	viscorisiii.)
	■ No □ Yes. Ma	ke sure vou fill out <i>Sch</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
		·	,			
Pari	Explai	n the Sources of You	r Income			
	Fill in the total	al amount of income yo	nployment or from operating our received from all jobs and a have income that you receive	all businesses, including part		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$64,382.82	■ Wages, commissions, bonuses, tips	\$79,584.66
			☐ Operating a business		☐ Operating a business	

Official Form 107

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	Debtor 2 Kelly Ann McClellan						Case number (if known)				
				Debtor 1					Debtor 2		
				Sources of in Check all that			income e deductions and ions)	d	Sources of inc		Gross income (before deductions and exclusions)
				■ Wages, co			\$133,793.0	0	☐ Wages, combonuses, tips	imissions,	\$0.00
				☐ Operating	a business				☐ Operating a	business	
		endar year: to December	31, 2014)	■ Wages, co	,		\$138,521.0	00	☐ Wages, combonuses, tips	missions,	\$0.00
				☐ Operating	a business				☐ Operating a	business	
	□ No		-	come from each Debtor 1	·			me tha	Debtor 2		
				Sources of in Describe belo			income e deductions and ions)	d	Sources of inc Describe below		Gross income (before deductions and exclusions)
		endar year be to December		Pensions an Annuities	nd		\$6,006.0	0			
Par	t 3: L	ist Certain Pa	yments You	u Made Before `	You Filed for I	Bankrup	tcy	-			
6.	Are eith □ No	. Neither D	ebtor 1 nor	2's debts prima Debtor 2 has pr a personal, fami	imarily consu	umer deb		debts	are defined in 1°	U.S.C. § 10	01(8) as "incurred by ar
		•	90 days bef	ore you filed for	bankruptcy, di	id you pa	y any creditor a	total o	of \$6,225* or mo	ore?	
		□ No.	Go to line				(• • • • • • •				
		Yes	paid that c not include	reditor. Do not ir payments to ar	nclude paymen attorney for th	nts for do his bankr	mestic support ouptcy case.	obliga	tions, such as c	hild support	the total amount you and alimony. Also, do
	■ V-	-	-	nt on 4/01/16 an				J 011 0	i allei lile dale	Ji aujustinei	и.
	■ Ye			or both have proore you filed for	-			total o	of \$600 or more	?	
		■ No.	Go to line								
		□ _{Yes}	include pa		estic support of						at creditor. Do not include payments to
	Credito	or's Name an	d Address	Da	ites of payme	nt	Total amount paid		Amount you still owe	Was this	payment for

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Michael Patrick McClellan

Dei	JUI Z	Keliy Ann McClellan			Cas	se number (ıt known)			
7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed an Insiders include your relatives; any general partners; relatives of any general partners; partnerships of corporations of which you are an officer, director, person in control, or owner of 20% or more of their including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for support and alimony.							hich yo	u are a genera urities; and ar	al partner; ny managing agent	:, d
	_	No Yes. List all payments to an insider								
	Insid	ler's Name and Address	Da	tes of payment	Total amount paid	Amount still	you owe	Reason for	this payment	
3.	inside	n 1 year before you filed for bankruptoer? le payments on debts guaranteed or cos	-		ments or transfer	any proper	ty on ac	count of a d	ebt that benefited	l an
		No								
		vo Yes. List all payments to an insider								
		ler's Name and Address	Da	tes of payment	Total amount paid	Amount	you owe	Reason for	this payment itor's name	
					P and a					
Par	t 4:	Identify Legal Actions, Repossession	ıs, ar	nd Foreclosures						
9.	List al	n 1 year before you filed for bankrupte Il such matters, including personal injury ications, and contract disputes.								
	_	No Yes. Fill in the details.								
	Case Case	e title e number	Na	ture of the case	Court or agency			Status of th	e case	
10.		n 1 year before you filed for bankrupton all that apply and fill in the details below		as any of your prope	rty repossessed, f	oreclosed,	garnis	hed, attached	d, seized, or levie	d?
	_	No Yes. Fill in the information below.								
	Cred	itor Name and Address		scribe the Property			Date		Value of prope	
			Ex	plain what happened						
11.		Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?								
	_	No /es. Fill in the details.								
	Cred	litor Name and Address	De	scribe the action the	creditor took		Date a	ection was	Amo	unt
12.		n 1 year before you filed for bankrupt -appointed receiver, a custodian, or a			rty in the possess	ion of an a	ssigne	e for the bene	efit of creditors, a	l
	_	No ∕es								
Par	t 5:	List Certain Gifts and Contributions								
13.	_	n 2 years before you filed for bankrup No	tcy,	did you give any gifts	s with a total value	of more th	nan \$60	0 per person	?	
	□ Y	es. Fill in the details for each gift.								
		with a total value of more than \$600 person		Describe the gifts			Dates the gi	you gave fts	Va	lue
	Perso Addr	on to Whom You Gave the Gift and ess:								

Debtor 1

Case 15-42605 Doc 1 Filed 12/17/15 Entered 12/17/15 17:41:13 Desc Main Document Page 42 of 57 Debtor 1 Michael Patrick McClellan **Kelly Ann McClellan** Debtor 2 Case number (if known) 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total Describe what you contributed Dates you Value more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο п Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. \square No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Sulaiman Law Group LTD \$3975.00 - Attorney fees 10/12/2015 -\$4,450.00 900 Jorie Blvd \$475.00 - Costs (filing fee, credit report, 11/09/2015 Ste 150 credit counseling classes) Oak Brook, IL 60523 cmagerski@sulaimanlaw.com 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Nο Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of **Address** transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property

transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

■ No

Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you Description and value of property transferred

Describe any property or payments received or debts paid in exchange

Date transfer was made

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Debtor 1 Michael Patrick McClellan
Debtor 2 Kelly Ann McClellan

Case number (if known)

19.	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-proton No		y property to a	self-settle	d trust or similar device	e of which you are a			
	☐ Yes. Fill in the details.								
	Name of trust	Description and v	alue of the pro	perty trans	sferred	Date Transfer was made			
Par	List of Certain Financial Accounts, Inst	truments, Safe Deposit	t Boxes, and St	torage Uni	ts				
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage								
	houses, pension funds, cooperatives, associ	iations, and other finar	ncial institution	ıs.		,			
	■ No □ Yes. Fill in the details.								
		Look A digito of	Time of secon		Data account was	l oot bolonee			
		Last 4 digits of account number	Type of account instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer			
21.	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?								
	■ No □ Yes. Fill in the details.								
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)		Describe	the contents	Do you still have it?			
22.	Have you stored property in a storage unit or	place other than your	home within 1	year befo	re you filed for bankrup	tcy			
	■ No □ Yes. Fill in the details.								
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?			
Par	19: Identify Property You Hold or Control for	or Someone Else							
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.								
	■ No □ Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Value			
Par	10: Give Details About Environmental Info	rmation							
For	the purpose of Part 10, the following definition	ns apply:							
	Environmental law means any federal, state, toxic substances, wastes, or material into the regulations controlling the cleanup of these	e air, land, soil, surfac	e water, ground						
	Site means any location, facility, or property	as defined under any e	environmental	law, wheth	er you now own, opera	te, or utilize it or used			

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

to own, operate, or utilize it, including disposal sites.

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Michael Patrick McClellan
Debtor 2 Kelly Ann McClellan

Case number (if known)

24.	Has any governmental unit notified you that yo	ou may be liable or potentially liable	under or in violation of an environm	ental law?						
	■ No □ Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice						
25.	Have you notified any governmental unit of an	y release of hazardous material?								
	■ No □ Yes. Fill in the details.									
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice						
26.	Have you been a party in any judicial or admin	istrative proceeding under any envi	ronmental law? Include settlements	and orders.						
	■ No □ Yes. Fill in the details.									
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case						
Par	11: Give Details About Your Business or Co	nnections to Any Business								
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have an	y of the following connections to an	y business?						
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time									
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)									
	☐ A partner in a partnership									
	☐ An officer, director, or managing execu	utive of a corporation								
	☐ An owner of at least 5% of the voting o	or equity securities of a corporation								
	No. None of the above applies. Go to Par	t 12.								
	Yes. Check all that apply above and fill in	the details below for each business								
	Business Name De Address	escribe the nature of the business	Employer Identification numbe Do not include Social Security							
		ame of accountant or bookkeeper	Dates business existed	number of rint.						
28.	Within 2 years before you filed for bankruptcy, institutions, creditors, or other parties.	did you give a financial statement t	o anyone about your business? Incl	ude all financial						
	■ No □ Yes. Fill in the details below.									
	Name Address (Number, Street, City, State and ZIP Code)									

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Deptor 1 Wilchael Patrick Wicciella	n	
Debtor 2 Kelly Ann McClellan		Case number (if known)
Part 12: Sign Below		
I have read the answers on this Statem	ent of Financial Affairs and any attachment	s, and I declare under penalty of perjury that the answers
	, , ,	erty, or obtaining money or property by fraud in connection
	es up to \$250,000, or imprisonment for up	to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.		
/s/ Michael Patrick McClellan	/s/ Kelly Ann McClella	n
Michael Patrick McClellan	Kelly Ann McClellan	
Signature of Debtor 1	Signature of Debtor 2	
Date December 17, 2015	Date December 17,	2015
Did you attach additional pages to You	r Statement of Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?
■ No		
☐ Yes		
Did you pay or agree to pay someone w	ho is not an attorney to help you fill out ba	nkruptcy forms?
■ No		
□ Ves Name of Person Attach th	he Bankruntcy Petition Prenarer's Notice Dec	laration, and Signature (Official Form 119)

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Fill in this info	rmation to identify your	case:		
Debtor 1	Michael Patrick N			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				☐ Check if this is an
()				amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

Identify the creditor an	d the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's Ally Fina	ncial	☐ Surrender the property. ☐ Retain the property and redeem it.	■ No
	Hyundai Santa Fe Sport 8 miles	 ■ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	☐ Yes
securing debt: Value	Per KBB, PPV	— Retain the property and [explain].	
Creditor's Bank Of	America	☐ Surrender the property.	■ No
name: Description of 208 E	merald Drive Streamwood,	 Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. 	☐ Yes
securing debt: Purch	107 Cook County nased in 2004 (Purchase	Retain the property and [explain]:	
Value	\$498,500) Per Zillow.com 06-22-109-023-0000	Retain and Maintain; Subject to Reasonable Loan Modification	
Creditor's Cook Co	unty Clerk	☐ Surrender the property.	■ No
name.		☐ Retain the property and redeem it.☐ Retain the property and enter into a	☐ Yes

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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B8 (Form 8) (12/08) Description of property securing debt:	208 Emerald Drive Streamwood, IL 60107 Cook County Purchased in 2004 (Purchase Price \$498,500)	Reaffirmation Agreement. Retain the property and [explain]:	Page 2
	Value Per Zillow.com PIN#: 06-22-109-023-0000	Retain and Maintain;	
Creditor's W	ells Fargo Bank NA	☐ Surrender the property. ☐ Retain the property and redeem it.	■ No
Description of	208 Emerald Drive Streamwood,	☐ Retain the property and enter into a	☐ Yes
property	IL 60107 Cook County	Reaffirmation Agreement. Retain the property and [explain]:	
securing debt:	Price \$498,500) Value Per Zillow.com PIN#: 06-22-109-023-0000	Retain and Maintain; Subject to Reasonable Loan Modification	
For any unexpire in the information	n below. Do not list real estate leases. U	I in Schedule G: Executory Contracts and Une nexpired leases are leases that are still in effe the trustee does not assume it. 11 U.S.C. § 36	ct; the lease period has not yet ended.
Describe your u	nexpired personal property leases		Will the lease be assumed?
Lessor's name:			□ No
Description of lea Property:	ased		☐ Yes
Lessor's name:			□ No
Description of lea Property:	sea		☐ Yes
Lessor's name:	and		□ No
Description of lea Property:	sed		☐ Yes
Lessor's name:	and		□ No
Description of lea Property:	sed		☐ Yes
Lessor's name: Description of lea	anad		□ No
Property:	seu		☐ Yes
Lessor's name:	and		□ No
Description of lea Property:	seu		☐ Yes
Lessor's name: Description of lea	haze		□ No
Property:	ascu .		☐ Yes
Part 3: Sign B	elow		
	perjury, I declare that I have indicated mubject to an unexpired lease.	y intention about any property of my estate th	nat secures a debt and any personal
V /s/ Michao	l Patrick McClellan	Y /s/ Kelly Ann McClellan	

Official Form 108

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B8 (Form 8) (12/08) Page 3

Michael Patrick McClellan Signature of Debtor 1 Kelly Ann McClellan Signature of Debtor 2

Date **December 17, 2015** Date **December 17, 2015**

Official Form 108

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee \$1.717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 15-42605 Doc 1 Filed 12/17/15 Entered 12/17/15 17:41:13 Desc Main Document Page 53 of 57

B2030 (Form 2030) (12/15)

United States Bankruptcy CourtNorthern District of Illinois

In 1	re	Michael Patrick McClellan Kelly Ann McClellan		Case No			
	-	Tiony / unit inicolonian	Debtor(s)	Chapter	7		
		DISCLOSURE OF COMPE			` ,		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
		For legal services, I have agreed to accept		\$	3,975.00		
		Prior to the filing of this statement I have received		\$	3,975.00		
		Balance Due		\$	0.00		
2.	\$	335.00 of the filing fee has been paid.					
3.	The	e source of the compensation paid to me was:					
		■ Debtor □ Other (specify):					
4.	The	e source of compensation to be paid to me is:					
		■ Debtor □ Other (specify):					
5.		I have not agreed to share the above-disclosed comp	ensation with any other person u	nless they are me	mbers and associates	s of my law firm.	
		I have agreed to share the above-disclosed compensations of the agreement, together with a list of the nar				y law firm. A	
6.	6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
	b. c.	Analysis of the debtor's financial situation, and rende Preparation and filing of any petition, schedules, stat Representation of the debtor at the meeting of credito [Other provisions as needed]	ement of affairs and plan which	may be required;	-	ankruptcy;	
7.	Ву	agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis property under 11 U.S.C. 722, preparation any other adversary proceeding.	schargeability actions, relief	from stay action	ons, motions to r	edeem s needed or	
			CERTIFICATION				
this		ertify that the foregoing is a complete statement of any struptcy proceeding.	y agreement or arrangement for p	payment to me for	representation of the	e debtor(s) in	
	Dec	ember 17, 2015	/s/ Charles L. Mag	erski			
_	Date		Charles L. Magers	ki			
				Signature of Attorney Sulaiman Law Group, Ltd.			
			900 Jorie Bouleva				
			Suite 150	22			
			Oak Brook, IL 605 630-575-8181 Fax				
			mbadwan@sulaim				
			Name of law firm				

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United States Bankruptcy Court Northern District of Illinois

т	Michael Patrick McClellan		C. N	
In re	Kelly Ann McClellan	Debtor(s)	Case No. Chapter	7
	VERI	FICATION OF CREDITOR MA	ATRIX	
		Number of Creditors:		
	The above-named Debtor(s) he (our) knowledge.	reby verifies that the list of credito	ors is true and	correct to the best of my
Date:	December 17, 2015	/s/ Michael Patrick McClellan Michael Patrick McClellan Signature of Debtor		
Date:	December 17, 2015	/s/ Kelly Ann McClellan Kelly Ann McClellan Signature of Debtor		

Ally Financial Attn: Bankruptcy Po Box 130424 Roseville, MN 55113

Bank Of America Correspondence FL-1-908-01-49 Po Box 31785 Tampa, FL 33631

Bank Of America Po Box 982236 El Paso, TX 79998

Bank Of America, N.A. * 401 N. Tryon Street NC1-021-02-20 Charlotte, NC 28255

Chase *
ATTN: Bankruptcy Department
P.O. Box 15298
Wilmington, DE 19850

Chase *
3415 Vision Drive
Mail Code OH4-7142
Columbus, OH 43219

Chase Card Services Po Box 15298 Wilmington, DE 19050

Cook County Clerk 118 N. Clark Street Room 434 Chicago, IL 60602

Cook County Clerk 69 W. Washington, Suite 500 Chicago, IL 60602

Department of Education FedLoan Servicing PO Box 530210 Atlanta, GA 30353 Department of Education 121 S. 13th Street Lincoln, NE 68508

Department of Education FedLoan Servicing PO Box 69184 Harrisburg, PA 17106

Equifax Information Services, LLC 1550 Peachtree Street NW Atlanta, GA 30309

Experian Information Solutions, Inc. 475 Anton Boulevard Costa Mesa, CA 92626

Federal Loan Servicing Po Box 69184 Harrisburg, PA 17106

First National Bank FNN Legal Department 1620 Dodge Street. Stop Code: 3290 Omaha, NE 68197

First National Bank Attention: FNN Legal Dept 1620 Dodge St. Stop Code: 3290 Omaha, NE 68197

First National Bank 1310 E. City Route 40 Greenville, IL 62246

First National Bank PO Box 2557 Omaha, NE 68103

Synchrony Bank Attn: Bankruptcy Po Box 103104 Roswell, GA 30076 Synchrony Bank PO Box 530916 Atlanta, GA 30353

Synchrony Bank c/o Recovery Management Systems Corp 25 SE 2nd Avenue, Suite 1120 Miami, FL 33131

Trans Union LLC P.O. Box 2000 Chester, PA 19016-2000

US Department of Education 400 Maryland Avenue, SW Washington, DC 20202

US Department of Education Potomac Center Plaza (PCP) 550 12th Street, SW Washington, DC 20202

US Department of Education PO Box 16448 Saint Paul, MN 55116

US Department of Education Capitol Place 555 New Jersey Ave, NW Washington, DC 20208

Wells Fargo Bank NA
Deposits Bankruptcy MAC# P6103-05K
Po Box 3908
Portland, OR 97208